

REMARKS

Claims 1-20 are pending in this application. Claims 3-4, 7, 9, 14, 18, and 20 are amended and claims 21-24 are added herein.

Claims 1, 7, 14, and 18 are independent.

Claim 3-4, 9, 14 and 20 are amended to correct minor grammatical and editorial errors, and not to overcome any rejection.

Claims 7 and 18 are amended to recite disclosed but previously unclaimed features, and not to overcome any rejection.

Claims 21-24 are added to recite disclosed but previously unclaimed features.

The Office Action Summary indicates that the Examiner objects to the informal drawings. Formal drawings will be submitted upon allowance of the application.

Claims 1-20 stand rejected under 35 USC §102(e) as being anticipated by Chang et al. (U.S. Patent No. 5,888,288). The rejection is respectfully traversed.

The present invention is directed to an innovative electronic bill payment technique which includes remittance information. Independent claims 1, 7, 14, and 18, each require, in part, generating and/or transmitting a directive to transfer funds from a payment account to a deposit account in payment of a bill responsive to an instruction to pay the bill.

Independent claims 1, 7, 14, and 18 also each require, in part, generating and storing remittance information associated with payment of the bill. Further, claims 1, 7, and 18 require that the remittance information be stored so as to be accessible by a payee, with claim 1 requiring that the remittance information be stored in a central database, and with claim 7 requiring that the remittance information be stored in a memory.

Claim 14 further requires receiving, via a network, a request to access the stored remittance information, retrieving the stored remittance information, and transmitting, via the network, the retrieved remittance information.

The Examiner's entire rejection of claims 1-20 consists of the following:

"Chang et al. discloses the claimed electronic bill payment clearinghouse. Figure 2 discloses multiple user stations for use by payers and payees, an internet communication system, financial stations with accounts, and a central processor station, where the processor station receives payment instructions, generates a directive with remittance information to transfer funds, stores the remittance information which is transmitted upon request by payee and also is capable of transmitting directive before the request."

Chang is directed to an electronic billing and payment system utilizing electronic money. According to the Chang reference, a biller (payee) delivers an electronic bill to a payer's bank where it is stored in an electronic mailbox associated with the payer (see, for example, column 4, lines 37-43, and column 6, lines 57-60). The payer accesses the electronic bill and transmits a payment authorization to the payer bank to pay the bill (see, for example, column 7, lines 1-4). The payer bank then generates and transmits to the payee an electronic check payable to the payee (see, for example, column 7, lines 25-30). The electronic check includes limited remittance information (see column 7, lines 48-56). The payee then electronically deposits the electronic check in a bank associated with the payee (see, for example, column 8, lines 36-

* storing of remittance information in a central database so as to be accessible by a user station representing a payee of independent claim 1;

* memory configured to store remittance information so as to be accessible by a user station representing a payee of independent claim 7;

* storing of remittance information, receipt of a request, via a network, to access stored remittance information, retrieving of the stored remittance information responsive to the received request, and transmitting of stored remittance information of independent claim 14; and

* storing of remittance information so as to be accessible by a payee of independent claim 18.

In Chang, remittance information is included in the electronic check transmitted to the payee. This too is analogous to conventional payment by paper check. As will be understood by one skilled in the art, remittance information, in conventional payment by paper check, is typically included on the paper check, as well as often on a separate paper included with the check, delivered to a payee. In Chang, as in conventional payment by paper check, remittance information is delivered to the payee, included in the electronic check, along with payment. Chang simply does not teach or suggest storing remittance information so as to be accessible by a payee or network station, as required by independent claims 1, 7, 14, and 18.

As will be recognized, because Chang does not store remittance information, Chang does not teach or suggest, and would have no need for, a central database or memory for storing remittance information, as also required by independent claims 1 and 7. Furthermore, the requirements of independent claim 14 of receipt of a request to access stored remittance information,

retrieval of stored remittance information in response to the received request, and transmitting of the retrieved remittance information is in no way taught or suggested by Chang.

Accordingly, it is respectfully requested that the Examiner reconsider and withdraw the 35 USC §102(e) rejection of independent claims 1, 7, 14, and 18 and their dependencies.

The dependencies of claims 1, 7, 14, and 18 recite further features which are not disclosed or suggested by the prior art. These features include, but are not limited to, the following: receipt of a request to access stored remittance information and transmitting the remittance information in response to the received request, of claims 2, 9, and 19; generating and/or transmitting the directive to transfer funds only after receipt of a request to access stored remittance information, of claims 3, 10, 15, and 20; transmitting the directive to transfer funds before receipt of a request to access stored remittance information, of claims 4, 11, and 16; receipt of a bill, generation of billing information corresponding to the received bill, and storing of the billing information, of claims 5, and 12; receipt of a request to access stored billing information and transmitting the billing information in response to the received request, of claims 6 and 13; transmitting the directive to a financial institute associated with the payer, of claim 8; and remittance information including different information segments, each segment associated with payment of bills to a different one of a plurality of users, and storing the remittance information so as to be accessible to a particular one of a plurality of network stations associated with a particular user, of claim 17.

Regarding claims 2, 9, and 19, as discussed above in relation to claim 14, Chang does not teach or suggest receipt of a request to access stored remittance information and

transmitting the remittance information in response to the request.

Regarding claims 3-4, 10-11, 15-16, and 20, because Chang does not teach or suggest a request to access stored remittance information, or a directive to transfer funds from a payment account to a deposit account, as discussed above, Chang necessarily does not teach or suggest generating and/or transmitting the directive either subsequent or prior to receipt of the request for remittance information. In Chang, the electronic check is transmitted by the payer bank to the payee either immediately upon generation, or at a future date if the payer has directed that payment be made on the future date.

Regarding claims 5-6, and 12-13, Chang discloses receipt and storage of bills in an electronic mailbox. Chang does not teach or suggest receipt of bills and then generation and storage of billing information corresponding to the received bills. In Chang, the received bills are stored, not generated billing information corresponding to the received bills.

Regarding claim 8, Chang discloses generation of an electronic check by a payer's financial institute (i.e., a bank) and then transmission of the generated electronic check to the payee. Chang does not disclose transmission of a directive (to transfer funds from a payment account to a deposit account) to a payer bank or other financial institute. Thus, in Chang, an electronic check is transmitted by a payer bank to a payee, while claim 8 requires transmission to a payer bank of a directive to transfer funds from a payment account to a deposit account.

Regarding claim 17, Chang does not teach stored remittance information, let alone remittance information having different information segments, each segment associated with payment of bills to a different one of a plurality of users, and storage of

the remittance information so as to accessible to a particular one of a plurality of network stations associated with a particular user.

Accordingly, for at least these reasons, the Examiner is respectfully requested to reconsider and withdraw the 35 USC §102(e) rejection of dependent claims 2-6, 8-13, 15-17, and 19-20.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 12-0427 and please credit any excess fees to such deposit account.

Respectfully submitted,
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APPENDIX TO RESPONSE TO OFFICIAL ACTION DATED OCTOBER 19, 2001

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AMENDMENT TO CLAIMS

(DELETIONS IN BRACKETS AND ADDITIONS UNDERLINED)

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3. (AMENDED) A method according to claim 2, further comprising the step of:

transmitting the directive only after [receiving] receipt of the access request.

4. (AMENDED) A method according to claim 2, further comprising the step of:

transmitting the directive before [receiving] receipt of the access request.

7. (AMENDED) A system for electronically paying bills using a network having a plurality of user stations, each representing a different one of a plurality of users including payers and payees, the plurality of different users having associated payment accounts and deposit accounts maintained at a plurality of financial institutes, comprising:

a processor configured to receive an instruction, from a first of the plurality of user stations representing a first of the payers, to make payment of a first bill to a first of the payees, to transmit a directive to transfer funds from a first of the payment accounts associated with the first payer and maintained at a first of the plurality of financial institutes to a first of the deposit accounts associated with the first payee and maintained at a second of the plurality of financial institutes in accordance with the received instruction to pay the first bill, and to generate remittance information associated with payment of the first bill; and

a [memory] central database configured to store the remittance information so as to be accessible to a second of the plurality of user stations representing the first payee.

9. (AMENDED) A system according to claim 7, wherein:

the [network] processor is further configured to receive a request to access the remittance information from the second user station, to retrieve the remittance information from the memory based upon the received access request, and to transmit the retrieved remittance information to the second user station.

14. (Amended) An electronic bill paying network having a plurality of users including payers and payees, each of the payers having a different payment account maintained at one of a plurality of financial institutes, and each of the payees having a different deposit account maintained at one of the plurality of financial institutes, comprising:

a communications network;

a first plurality of network stations, representing a first plurality of users, and configured to connect to the communications network and to transmit instructions, via the communications network, to make payments of bills;

a central network station connected to the communications network, and configured to receive the transmitted instructions, to generate directives to transfer funds from a plurality of different payment accounts to a plurality of different deposit accounts based upon the received instructions, to generate remittance information associated with payment of the bills, and to store the remittance information; and

a second plurality of network stations, representing a second plurality of users, and configured to connect to the communications network and transmit requests, via the

communications network, to access the stored remittance information;

wherein the central network station is further configured to receive the transmitted requests to access the remittance information, to retrieve the stored remittance information in response thereto, and to transmit, via the communications network, the retrieved remittance information to the second plurality of network stations.

18. (AMENDED) An article of manufacture for electronically paying bills of a plurality of payers to a plurality of payees, each of the plurality of payers having a respective payment account maintained at one of a plurality of financial institutes and each of the plurality of payees having a respective deposit account maintained at one of the plurality of financial institutes, comprising:

a computer readable storage media; and

computer programming stored on the storage media, wherein the stored computer programming is configured to be readable from the computer readable storage medium by a computer and thereby cause the one or more computers to operate so as to:

generate a directive to transfer funds from a first payment account of a first of the plurality of payers maintained at a first of the plurality of financial institutes to a first deposit account of a first of the plurality of payees maintained at a second of the plurality of financial institutes in payment of a first bill, based upon an instruction of the first payer to make payment of the first bill to the first payee;

generate remittance information associated with payment of the first bill by the transfer of funds; and

store the remittance information in a central database so as to be accessible to the first payee.

20. (AMENDED) [A] An article of manufacture according to claim 19, wherein the stored computer programming is further configured to be readable by the computer to thereby cause the computer to operate so as to:

transmit the directive only after the receipt of the request to access the remittance information.